PATENT APPLICATION (37 CFR 1.63) Declaration Submitted with Initial Filing (surcharge (37 CFR 1.16 (e)) required) Declaration Submitted with Initial Filing (surcharge (37 CFR 1.16 (e)) required) Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required) Examiner Name First Named Inventor Herzfeld COMPLETE IF KNOWN Application Number 09/972,564 Filing Date 10/04/2001 Examiner Name	DECLARATION FOR UTILITY OR	Attorney Docket Nun	Attorney Docket Number First Named Inventor			
PATENT APPLICATION (37 CFR 1.63) Declaration Submitted with Initial Filing (surcharge (37 CFR 1.16 (e)) required) Declaration Submitted with Initial Filing (surcharge (37 CFR 1.16 (e)) required) Declaration Submitted after Initial Filing Date Art Unit Examiner Name Declaration Submitted after Initial Filing Date Art Unit Examiner Name		First Named Inventor				
Declaration Submitted with Initial Filing (surcharge (37 CFR 1.16 (e)) required) Below named inventor, I hereby declare that: Sidence, mailing address, and citizenship are as stated below next to my name.		COMPLE	COMPLETE IF KNOWN			
Submitted OR Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required) Examiner Name Examiner Name Examiner Name Examiner Name	(37 CFR 1.63)	Application Number	09/9	72,564		
Submitted OR Submitted after Initial With Initial Filing (surcharge (37 CFR 1.16 (e)) required) Examiner Name Examiner Name Sidence, mailing address, and citizenship are as stated below next to my name.	Submitted OR Submitted after Initial Filing (surcharge (37 CFR 1.16 (e))	Filing Date		10/04/2001		
Filing (37 ČFR 1.16 (e)) required) Examiner Name the below named inventor, I hereby declare that: residence, mailing address, and citizenship are as stated below next to my name.		Art Unit				
		Examiner Name				
	esidence, mailing address, and citizenship are as stated be		ch a pat	tent is sought on the invention er		
	enewable Repriced Mortgage Guaranty					

		(Title of the Inver	ntion)					
ne specification of which	ch .	,	•	;			- a La de a	
is attached heret	:xo	:		,	*		<u>.</u> :	173
OR		:	\neg	:			***	
was filed on (MM/	(DD/YYYY)	10/04/2001	as United State	s Applic	ation Numb	er or PC	CT Internati	ional

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Cop YES	y Attached? NO
\$915.4 					
Carlon Coden					Ц
Additional foreign application pur		mantal priority data shoot [TO/SB/02B official	rod boroto:	

[Page 1 of 2]



PTO/SB/01 (10-01)
Approved for use through 10/31/2002. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

DECLARATION — Utility or Design Patent Application

· · · · · · · · · · · · · · · · · · ·								
Direct all correspondence to: Customer or Bar Cor				OR V	Corr	respondence address below		
Sean P. Lewis, Esq.								
Name								
7172 Regional #438								
Address								
Dublin			CA			94568		
City			State			ZIP		
US	- 1	25-980-8168			!			
Country	Tele	phone				Fax		
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR:								
Given Name Thomas (first and middle [if any])	<u> </u>		Family or Sur	y Name mame	∍ld 			
Inventor's Signature						Date		
San Francisco		CA		US		US		
Residence: City		State	!	Country		Citizenship		
95 Denslowe Mailing Address								
San Francisco		CA		US		us		
City	!	State		ZIP		Country		
NAME OF SECOND INVENTOR:		A petition has	s been	filed for this u	nsigne	d inventor		
Given Name (first and middle [if any])			Family or Surr					
Inventor's Signature						Date		
Residence: City	_	State	_!	Country		Citizenship		
Mailing Address								
City		State		ZIP		Country		
Additional inventors are being named on the	sup	plemental Additic	nal Inve	:ntor(s) sheet(s) P	TO/SB/0°	02A attached hereto.		